

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
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**PHILADELPHIA, PA 19106**  
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May 8, 2023

Sharon S. Masters  
Law Office of Sharon S. Masters  
132 Overleaf Drive  
Thorndale, PA 19372

**RE: NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**

U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America, National Association, as Trustee, Successor by Merger to LaSalle Bank, National Association, as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2007-1 vs. Christine Bennett  
Case No. 19-11414 AMC  
Last 4 Digits of Loan No. 0403

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of February 2023 through March 2023, in the amount of \$566.24 per month;
- Regular mortgage payments for the months of April 2023 through May 2023, in the amount of \$589.86, per month;
- Less Debtor Suspense credit in the amount of \$234.66;

**The total due is \$2,077.54 and must be received on or before May 23, 2023.**

- The monthly payment for June 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Mark A. Cronin  
Mark A. Cronin Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322

cc: Christine Bennett